

Congress of the United States
Washington, DC 20515

September 20, 2013

The Honorable Harry Reid
Senate Majority Leader
522 Hart Senate Office Building
Washington, DC 20510

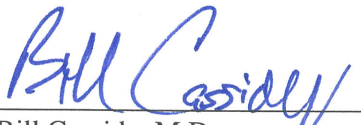
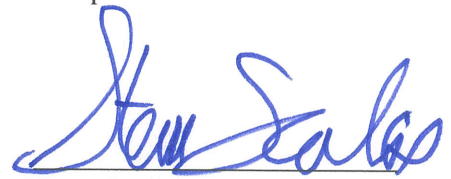
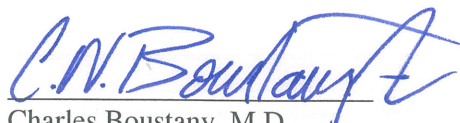
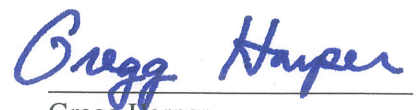
Dear Majority Leader Reid:

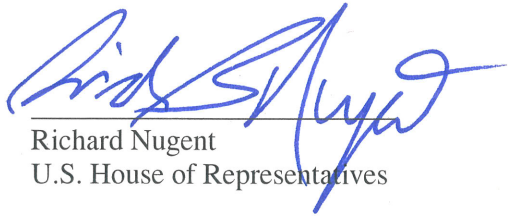
FEMA Administrator Craig Fugate recently stated that he needs the help of Congress in fixing the affordability issues surrounding the National Flood Insurance Program (NFIP). The U.S. House of Representatives already began to address this time-sensitive matter with the passage of the Cassidy/Grimm/Palazzo Amendment on June 5, 2013 to FY14 Homeland Security Appropriations Act, which would shield certain flood insurance policyholders from excessive rate increases triggered by flood insurance rate map changes. The Cassidy/Grimm/Palazzo Amendment, which received broad bi-partisan support with over 280 House members voting in favor of the provision, is a positive step toward providing a comprehensive solution to the affordability challenges plaguing the National Flood Insurance Program. Homeowners and small businesses in Louisiana and across the country are counting on the U.S. Senate to follow the lead of the U.S. House of Representatives by taking action on this time sensitive issue. **We urge you bring a vote before the full Senate to provide relief for the millions of Americans that could face catastrophic flood insurance rate increases.**

The ramification of FEMA's implementation of certain provisions of Biggert-Waters has devalued investments American's have made in their properties and homes; radically increasing the cost of flood insurance. In many cases, these exorbitant rate increases are affecting properties that have never flooded and that were built in accordance with all FEMA required elevations and applicable codes at the time of construction. These properties are now considered to be out of compliance, through no fault of their own, due to new or proposed flood mapping by FEMA. Many policyholders cannot afford nor will pay exorbitant flood insurance premiums; their depopulation of the program could threaten NFIP's solvency.

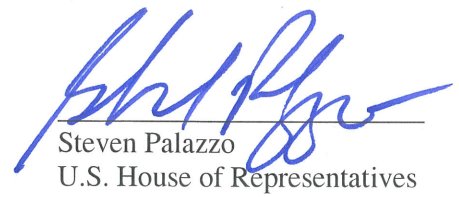
We urge on behalf of our constituents that you allow the U.S. Senate to take a vote on the Cassidy/Grimm/Palazzo Amendment or a similar provision providing relief from the rapid, unanticipated and exorbitant flood insurance rate increases. Flood insurance accessibility and solvency must be balanced with consumer affordability. The House has already answered the call from the 2.9 million Americans placed in jeopardy. It is way past time for the Senate to act. Thank you for your attention to this important matter.

Sincerely,

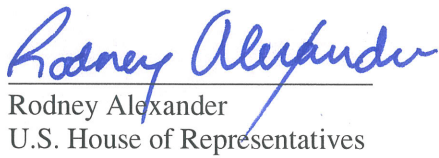

Bill Cassidy, M.D.
U.S. House of Representatives
Steve Scalise
U.S. House of Representatives
Charles Boustany, M.D.
U.S. House of Representatives
Gregg Harper
U.S. House of Representatives



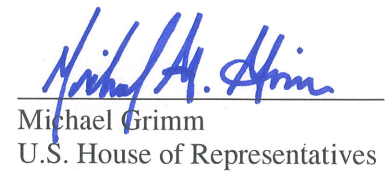
Richard Nugent
U.S. House of Representatives



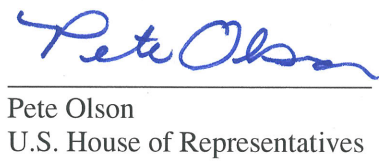
Steven Palazzo
U.S. House of Representatives



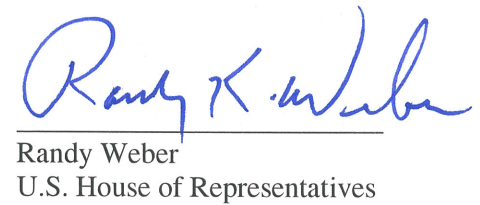
Rodney Alexander
U.S. House of Representatives



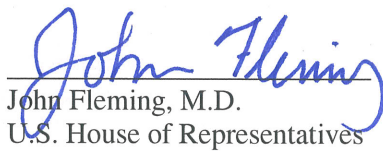
Michael Grimm
U.S. House of Representatives



Pete Olson
U.S. House of Representatives



Randy Weber
U.S. House of Representatives



John Fleming, M.D.
U.S. House of Representatives